

MPIUA HOMEOWNERS INSURANCE MARKET SHARE BY TERRITORY

Territory		MPIUA WRITTEN PREMIUM			TOTAL MARKET WRITTEN PREMIUM			MPIUA MARKET SHARE BY TERRITORY				
		2002	2003	2004	2002	2003	2004	Territory	2002	2003	2004	2002-2004
02	Boston District A	7,349,072	8,390,085	9,468,867	10,212,234	11,179,768	12,102,255	02	41.8%	42.9%	43.9%	42.9%
03	Boston District B	233,685	285,577	323,111	4,639,572	5,438,766	6,389,291	03	4.8%	5.0%	4.8%	4.9%
04	Boston District C	3,352,208	3,862,579	4,579,889	1,661,757	1,906,771	2,067,447	04	66.9%	66.9%	68.9%	67.7%
05	Suffolk Remainder	3,491,054	4,341,143	5,392,121	11,304,523	12,027,277	12,676,325	05	23.6%	26.5%	29.8%	26.9%
11	Rest of Boston	5,927,187	6,965,621	8,327,860	35,486,079	39,547,190	42,821,434	11	14.3%	15.0%	16.3%	15.3%
12	Brookline	217,317	280,258	364,404	11,908,017	13,579,848	14,794,032	12	1.8%	2.0%	2.4%	2.1%
30	Quincy	973,742	1,242,136	1,778,459	10,745,028	12,044,072	13,234,963	30	8.3%	9.3%	11.8%	10.0%
31	Norfolk Remainder	1,792,374	2,720,364	3,967,482	94,814,032	107,666,236	118,949,313	31	1.9%	2.5%	3.2%	2.6%
32	Fall River	676,538	1,088,987	1,713,856	7,254,149	7,494,189	8,407,040	32	8.5%	12.7%	16.9%	13.1%
33	New Bedford	1,533,510	1,971,382	2,891,695	7,506,866	8,178,131	8,773,018	33	17.0%	19.4%	24.8%	20.7%
34	Bristol Remainder	1,707,372	2,752,636	4,589,689	56,408,079	63,529,541	71,912,508	34	2.9%	4.2%	6.0%	4.5%
35	Brockton	2,250,011	2,938,854	3,890,643	10,512,971	11,523,626	12,654,733	35	17.6%	20.3%	23.5%	20.7%
36	Plymouth Remainder	5,489,364	7,013,540	10,693,807	72,835,090	82,745,016	93,166,954	36	7.0%	7.8%	10.3%	8.5%
37	Barnstable,Dukes,Nantucket	6,593,562	11,754,804	33,827,835	105,473,380	120,004,122	129,654,056	37	5.9%	8.9%	20.7%	12.8%
38	Lawrence	2,464,209	2,927,985	3,783,130	3,862,610	3,964,604	4,207,893	38	38.9%	42.5%	47.3%	43.3%
39	Lynn	2,229,171	2,788,695	3,664,980	9,420,993	10,266,166	10,984,917	39	19.1%	21.4%	25.0%	22.1%
40	Essex Remainder	3,143,221	4,494,969	6,583,045	105,371,572	117,406,771	129,506,894	40	2.9%	3.7%	4.8%	3.9%
41	Cambridge & Somerville	1,528,947	1,692,413	1,931,567	23,212,854	26,344,458	29,550,589	41	6.2%	6.0%	6.1%	6.1%
42	Lowell	1,094,789	1,372,592	1,871,896	9,214,135	10,153,012	10,994,283	42	10.6%	11.9%	14.5%	12.5%
43	Newton	292,728	415,756	559,818	19,480,566	22,412,898	24,141,270	43	1.5%	1.8%	2.3%	1.9%
44	Middlesex Remainder	3,281,271	4,745,514	6,629,796	185,719,051	206,796,230	226,455,847	44	1.7%	2.2%	2.8%	2.3%
45	Worcester City	2,071,855	2,673,326	3,477,052	19,004,634	20,116,531	22,100,836	45	9.8%	11.7%	13.6%	11.8%
46	Worcester Remainder	2,099,365	3,169,932	4,533,572	90,383,772	100,736,739	113,757,793	46	2.3%	3.1%	3.8%	3.1%
47	Springfield	1,194,860	1,758,831	2,573,946	14,546,433	15,684,286	16,972,972	47	7.6%	10.1%	13.2%	10.5%
48	Chicopee & Holyoke	342,216	481,159	729,064	8,947,088	9,600,718	10,499,204	48	3.7%	4.8%	6.5%	5.1%
49	Hampden & Hampshire Rema	955,226	1,581,518	2,299,691	48,915,360	52,492,963	57,812,125	49	1.9%	2.9%	3.8%	2.9%
50	Franklin & Berkshire	969,516	1,455,199	2,116,808	37,049,551	38,117,390	42,236,581	50	2.6%	3.7%	4.8%	3.7%
Total		63,254,370	85,165,855	132,564,083	1,015,890,397	1,130,957,319	1,246,824,572	Total	5.9%	7.0%	9.6%	7.6%

TOTAL MARKET (VOLUNTARY MARKET) WRITTEN PREMIUM INCLUDES GROSS-UP FACTORS BASED ON ANNUAL STATEMENT STATE PAGE TOTAL WRITTEN PREMIUM